



Blue Cross
Blue Shield
of Florida

WORKPLACE
Special Issue

profile

MINIMIZING RISKS, MAXIMIZING SAFETY

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increase your safety and
comfort on the job...



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Blue Cross and Blue Shield of Florida has up-to-date risk management and safety and security programs to provide employees with a healthy, safe and comfortable working environment.

The company has developed programs to handle hazardous chemicals, to protect air quality, to increase safety and security and to provide ergonomically sound work areas.

These programs meet and, in many cases, exceed federal regulations and guidelines issued by such organizations as the Occupational, Safety and Health Administration (OSHA) and the Environmental Protection Agency (EPA).

"Blue Cross and Blue Shield of Florida is probably one of the most progressive companies with respect to its environment," says Joan Altavilla, occupational hazard specialist.

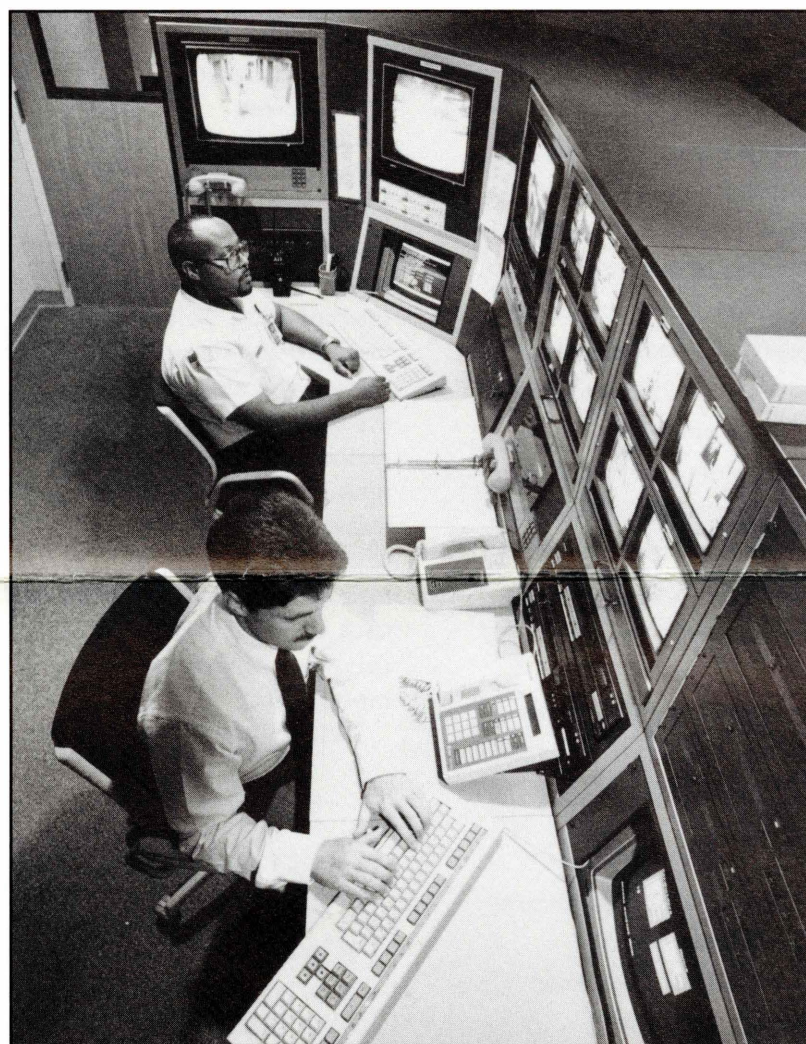
For example, the company recently installed a new, up-to-date fire alarm system and developed an extensive Operations and Management (O&M) program to minimize the risk of asbestos exposure.

"As part of life and as part of doing business, we all face certain risks," says John Phelps, director of the Risk Management Division. "What we try to do is minimize as much as possible the risks employees are exposed to."

"Our goal is to exercise control over the environment instead of having asbestos, hazardous chemicals or other occupation hazards control us," says Phelps.

Hazardous Chemicals

The first step in dealing with hazardous chemicals, according to Phelps, is to identify the substances that are potential hazards and then to develop procedures for handling and dis-



All photographs by Kelly LaDuke

The Riverside Home Office Complex's central monitoring system helps BCBSF officers maintain security at sites around the city.

posing of them.

All employees who work in areas that use potentially hazardous materials are informed

BCBSF has developed programs to handle hazardous chemicals, to protect air quality, to increase safety and security and to provide ergonomically sound work areas.

about the chemical. They undergo training about precautions they should take and what they

should do if they are exposed to a hazardous chemical.

According to Phelps, it's important for employees to be informed about possible hazards because many potentially hazardous chemicals or liquids, such as toner for copy machines, seem harmless. Yet, they meet the EPA's definition of a hazardous chemical.

In addition, Material Safety Data sheets provided by manufacturers of hazardous chemicals are posted in the areas where the chemicals are used. These sheets contain important information about safety precautions that should be taken for specific chemicals.

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Articles and photographs about the company's programs, policies, products and people may be submitted for consideration. Please send to: Rejeanne Davis Ashley, Public Relations, Riverside Home Office Complex, 19T. For information, call (904) 791-6329 or contact your regional representative with story ideas.

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"We provide employees with information and training so they will know how to behave in their environment so that potentially hazardous chemicals don't become hazardous to them," says Phelps.

Ergonomics

BCBSF also works to promote a healthy environment for its employees by using principles of a relatively new field of study called ergonomics. Ergonomics looks at how workers interact with their work environment.

Years ago, few tasks were specialized or automated. Workers had to move around more to accomplish their tasks. Today, those same tasks can be accomplished by pushing a few buttons. Although advances in technology have improved productivity, they also have created new occupational hazards, such as carpal tunnel syndrome, that are caused by repetitive movements.

"We look at the work envi-

Escalating violence in the world and in the workplace has led BCBSF to place an increased emphasis on safety and security.



Adjusting your chair height and work station height can help you improve your comfort and your productivity.

ronment in totality to relieve stress or strain that may affect office workers," explains Lanny Felder, director of Real Estate and Facilities Planning. "We try to achieve a proper balance of items in the work area."

For example, ceiling tiles and

office paneling are selected for noise reduction. Light fixtures have parabolic lenses that diffuse light and reduce glare on computer screens; this helps reduce eye strain. Chairs and work stations are set at certain heights to provide proper support and to take stress off the wrists and hands. Other ele-

ments of the work station, such as bookcases, are placed so that employees don't have to stretch and strain.

In addition, employees who sit at a chair or desk for more than 20 or 30 minutes are encouraged to get up and stretch and move around to relieve stress on their bodies.

Air Quality

BCBSF is also committed to safeguarding the air quality of the work environment.

Air flow is routinely monitored so that the proper amount of fresh air is circulating. Each floor in the Riverside Home Office Complex (RHOC) has its

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Your Responsibility

BCBSF's risk management programs are extensive, but employees have responsibilities as well. "All 5,000 plus employees at BCBSF have a responsibility to themselves and each other to maintain a healthful environment," says John Phelps, director of the Risk Management Division.

"Each of us must become involved to make sure we are all able to work safely in an environment that is suitable to our needs," says Joan Altavilla, occupational hazard specialist.

How can you get involved?

Hazardous Chemicals

- First, take advantage of the knowledge and training that is available — and use it.
- Attend training sessions and read the Material Safety Data sheets on hazardous chemicals used in your area.
- Practice good hygiene when working with hazardous chemicals.

Air Quality

- Don't disturb ceiling tiles or attach wires or tape to hang plants or holiday decorations because you might disturb asbestos above the ceiling.
- Don't open any windows in the Riverside Home Office Complex. Our air handling sys-

tem has been designed to control the air flow pattern throughout the building; opening windows disturbs that flow and affects the building's air quality.

Safety and Security

- Responsibilities range from the obvious, such as pulling a fire alarm when you see a fire, to the less obvious, such as calling someone to pick up a spill or broken glass before any others get hurt.
- Evacuate the building in any emergency in an orderly, fast and safe manner. See your safety captain if you have any questions about the quickest way to evacuate.
- Don't use your access card to let someone else enter the building.

Ergonomics

- Adjust your chair and desk height to make sure they are as comfortable as possible.
- Be sure your wrists are straight and horizontal to your keyboard.
- If you spend a lot of time at your work station, take breaks every 20 to 30 minutes.
- Stop and stretch occasionally. Roll and stretch your fingers. Rotate your neck and shoulders to relieve tension. Squeeze a tennis ball to help relieve stress. Take a walk around the building if you can.

If you need more ideas on stress-relieving exercises, talk to Employee Health Services. ■

Parking Lot Improvements

Parking at the Rosselle lot next to the Riverside Home Office Complex (RHOC) has been redesigned and improved.

"We hope the new design will reduce stress for those who have to come to the RHOC and will eliminate the need for continuous enforcement by security officers who have been required to verify that drivers are eligible to park there," says Chuck Hammaker, director of Security and Asset Protection. "The new design and traffic circulation also will improve customer service."

According to Hammaker, parking at the Rosselle lot has been a continuous problem. Some employees from the RHOC parked there for convenience, taking spaces away from off-site employees and visitors.

"For a while, if the Rosselle lot was full, off-site employees were able to park in a portion of Lot 1," says Hammaker. "The situation became worse in March of this year when Lot 1 was purchased by another organization and could no longer be used."

The existing lot was divided into two distinct and separate lots — the Rosselle Off-Site Employee Lot and the Rosselle Visitors Lot. Spaces on the east side of Lot 2 that were reserved for off-site employees have been released for use by RHOC employees.

First Come, First Served

The Rosselle Off-Site Employee Parking Lot has 39 spaces that are numbered and designated for off-site employee parking on a first-come, first-served basis. Once the lot is full, off-site employees must park in Lot 3.

Entrance to this lot is controlled by a gate. Off-site employees use their I.D. badges to activate the gate and enter the lot. All off-site employees' I.D. badges are automatically programmed by Safety and Security to activate the gate.

Because this lot contains only 38 spaces, there may be times when the lot is full. Based on this physical limitation, off-site employees attending all-day sessions are encouraged to park in Lot 3 whenever possible.

Visitors, Vendors And Other VIPs

The Rosselle Visitor Lot contains 38 spaces that are allotted as follows: six spaces are reserved for use by the handicapped; two spaces next to the handicapped spaces are reserved for emergency and corporate vehicles; four spaces immediately in front of the Credit Union are reserved for Credit Union customers on a 30-minute limited basis; and two spaces, which have a 5-minute limit, are reserved for vehicles that are loading or unloading. The remaining 25 spaces are numbered and reserved for use by visitors, including vendors, part-time consultants, salespersons and delivery people. If all handicapped-marked spaces are full, employees with authorization from the state to park in a handicapped space may use any of these spaces.

Visitors parking in this lot also have a four-hour limit and must sign in at the desk in the West Rosselle Lobby (closest to the garage) prior to obtaining a visitor's badge or being admitted to the building (with the exception of those driving handicapped licensed or corporate vehicles).

The traffic pattern in the new lots are changed as follows (see diagram:)

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Guard Against Carjacking

Carjacking is on the increase in Florida. Carjacking is when a criminal takes your car from you by force or threat of force. Carjackers usually target unlocked cars with unsuspecting motorists — either driving in their cars or just entering or exiting their vehicles. Everyone is vulnerable to this violent crime, but there are precautions you can take to reduce your risk of becoming a victim.

The Florida Department of Law Enforcement suggests the following safety tips:

- When approaching your car, don't dawdle, move confidently and quickly. Have your keys in your hand.
- Before you get in your car, check to make sure no one is hiding in or under it.

Carry a small flashlight to check dark areas.

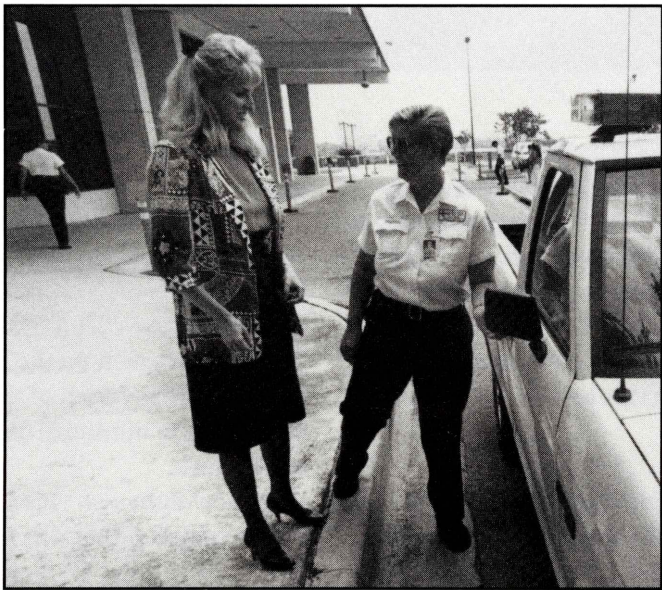
- Keep your car locked whether you are in it or not. Keep your windows closed.
- Drive into your garage front-first so the headlights illuminate the total area. Your own garage is a perfect place to be mugged.
- Keep your car in working order at all times (tires, fluid, oil, maintenance, etc.). Never let your gas tank get below half full.

- If someone tries to take your car:
- Don't panic. Avoid any verbal/physical confrontations.
 - If your windows are up, your car is locked and you can maneuver out of the way, hit your horn and step on the gas.
 - If the criminal has a weapon, give up your car immediately. Do not fight or argue. Your life is more important than your car.
 - Do not reach for any valuables — the criminal may think you

are reaching for a weapon and shoot or stab you.

- Cooperate — move quickly away from your car — run or walk away as quickly as possible.
- Call the police immediately; give them a description of your car and the suspect.

Source: The Florida Department of Law Enforcement and BCBSF Safety and Security. ■



To protect yourself against carjacking, park in attended lots and ask for a security escort to your vehicle.

service anniversaries

The following employees celebrated service anniversaries in May and June:

five years

Patricia A. Abrassart, Accounts Receivable Specialist... William Albano, Voice/Data Network Analyst... Nora R. Ashley, Correspondence Rep A... Evelyn F. Beaufort, Customer Service Representative B... Kari E. Bennett, Provider Contracting Rep I... Robin Patrice Bowens, Additional Development Exam... Donnette J. Brown, Customer Service Rep B... Tommie L. Byard, Customer Service Rep B... Melissa D. Carter, Senior Trainer... April B. Chambers, Claims Examiner B... Dana N. Cobb, Clerk B... Arleen J. Covelli, Secretary B... Patricia A. Dallas, Control Clerk A... Terrence D. Duncan, Customer Service Rep B... Gwendolyn DuPont, Claims Examiner B... Sarah M. Elliott, Medicare Secondary Payer Analyst... Victoria M. Elliott, Financial Analyst II, Field... Beverly H. Eng, Facility Project Coordinator... Joan E. Fairman, Individual Benefits Coordinator... Nanette R. Fenton, Claims Examiner B... Anita V. Fryer, Claims Service Rep III... Wynetta Y. Givins, Customer Service Rep B... Marta E. Guzman, Investigator, Special Investigations... Robert C. Hamilton, Supervisor, Facilities & Engineering... Gale L. Hamwey, Section Leader Tech Specialist... Jacob Lazarovic, Medical Director, Southern Region... Jill S. Lemke, Provider Contracting Rep I... Sherry L. Leva, Section Leader IX... Dennis B. Lewis, Clerk B... David I. Llewellyn, Actuary... Deborah M. Lowe, Claims Examiner B... Armando Luna Jr., Director, Finance, Southern Region... Pamela A. Mays, Correspondence Rep B... Valerie L. Munch, Travel/Meeting Services Coordinator... Christophe L. Myers, Field Group Specialist... Joanne S. Nall, Correspondence Rep A...

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service anniversaries continued

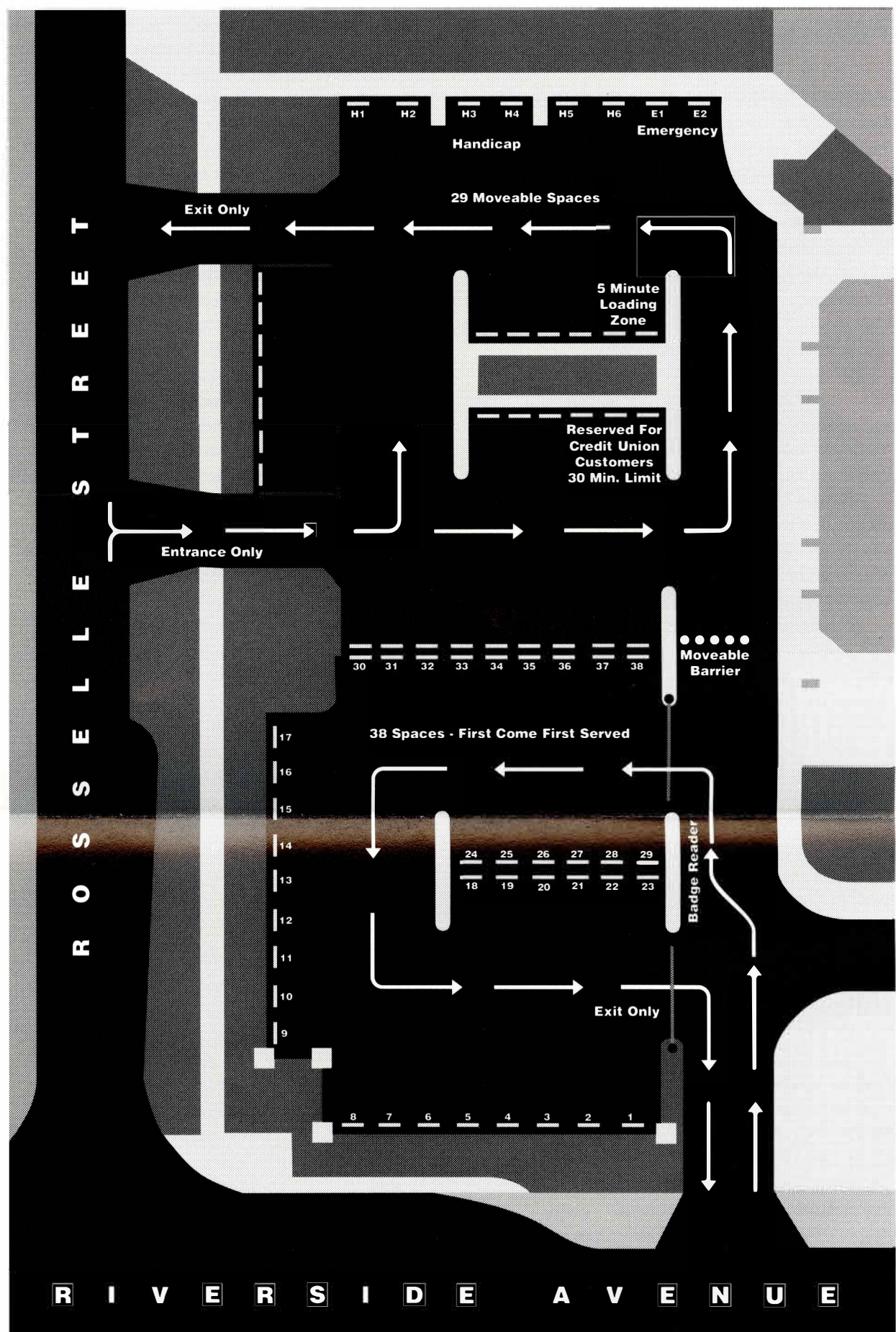
Robert A. Pallais, Controller/
Treasurer-FCL... Favina V. Paris,
Secretary A... Javier Perez, Customer
Service Rep B... Alicia A. Richmond,
Medicare Secondary Payer Analyst...
Eugenia S. Rossin, Correspondence
Rep B... Oscar Saavedra, MIS
Coordinator, II... Deborah A.
Sampson, Claims Examiner B... Sheri
A. Smidhum, Health Care Auditor...
William A. Smith Jr., Systems
Analyst II... Sherry G. Stiles, Personal
Service Representative... Marilyn M.
Sylvester, Claims Examiner B...
Richard L. Thomas, Sr. VP Finance
and CFO... Jon R. Urbanek, Manager
Sales, Anita M. Warrick, Manager,
Case Management... Paulette C.
Whitmore, Claims Examiner B...
Elizabeth J. Zaller, Medical Cost
Analyst.

ten years

Helen E. Applegate, Sr. Project
Consultant... Cary F. Britt, Branch
Director, PARD... Gail L. Collins,
Production Analyst... Grover
Crawford, Mgr Branch Audit...
Kathryn B. Forbes, Auditor IV...
Joseph Friedman, Hardware Support
Specialist...Joni J. Gilliard, Customer
Service Rep C... Lisa I. Hamilton,
Claims Examiner B... Darryl D.
Hanner, Medicare Hearing Officer I...
Jacqueline Jones, Sr. Operations
Analyst... William L. Jones, Jr., Mgr
Provider Contracting... Jeanette A.
Lewis, Asst Reimbursement
Specialist... Kelly E. Palmer,
Provider Contracting Rep III...
Cheryle S. Taylor, Mgr, Med B.
Claims... Josefina G. Villagra, Supv
HMO Claims... Anderson C.
Whiddon, Sr. Project Consultant...
Sharon D. Wilkerson,
Correspondence Evaluator... Sharon
L. Wise, Health Care Industry
Analyst.

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for your information continued



Those entering the Rosselle Off-Site Employee Parking Lot must enter from Riverside Avenue and proceed to the gate, which is perpendicular to Riverside. Traffic flows counter-clockwise. Drivers exit through a gate that also is perpendicular to Riverside and then exit onto Riverside. Those using the Rosselle Visitors lot enter from and exit onto Rosselle. Traffic on this lot also flows counterclockwise.

Time To Adjust

The changes were effective the first week of July, and employees have made the adjustment fairly smoothly, says Hammaker. "We expect the period of adjustment to continue as other drivers become

familiar with the redesigned lots and the new gate system and traffic pattern," says Hammaker.

"There are a number of signs to guide people through the lots. Security officers also have been on hand for the first 30 days to help acquaint off-site employees and customers with the new system."

Crews worked on the lot during the last few weeks in June. Much of the work was done on the weekends to minimize disruptions during the work week.

A new light also was installed in the parking lot for added protection when it's dark. ■

BCBSF — A Leader in Risk Management

A healthful work environment for employees is one of BCBSF's top priorities. BCBSF has spent millions of dollars on programs and systems to deal with potential hazards.

"We have one of the best sets of experts I have ever seen under one roof. These experts work together to make sure we have a safe and comfortable work area," says Joan Altavilla, occupational hazard specialist.

"Based on companies we've looked at over the past several years, BCBSF is taking a more active and proactive role in providing its employees with an office environment that supports the safety of employees and provides an enhanced work station for productivity," says Lanny Felder.

BCBSF experts on risk management and safety and security say the company is on the cutting edge of risk management and safety and security and that it has more stringent safety standards than many of the regulatory

agencies and exceeds most construction, electrical and plumbing codes.

The new Operations and Management program illustrates the company's commitment. According to John Phelps, director of the Risk Management Division, BCBSF is using the most stringent and most expensive technology to measure air quality for asbestos. "We use the best scientific method of measuring asbestos fibers — the electron microscope process," says Phelps. "We contract with the best licensed asbestos consultants, and use contractors who have the best records for asbestos removal."

The fact that BCBSF hired Altavilla, an occupational hazard specialist, is another demonstration of the company's commitment to maintaining a safe workplace. Phelps adds that the Risk Management Division has increased its staff of professionals from two to six over the past year.

"We are doing everything we can to make sure that we are constantly increasing safety for our employees in our work environments," says Phelps. ■

own air conditioning system so the air supply from one floor doesn't penetrate to other floors.

An extensive new Operations and Management (O&M) program on asbestos has been implemented. The RHOC, like many buildings built in the 1970s, contains asbestos above the ceiling. The new O&M program outlines the company's procedures to control and manage asbestos so that the potential for disturbing asbestos is minimized until it is ultimately removed.

BCBSF also carefully recycles and reclaims refrigerants used for air conditioning and other refrigeration.

"Not only are we protecting our employees, we're also doing

our part to protect the atmosphere and the ozone layer," says Micky Rugg, manager of Engineering and Building Services.

Personal Safety and Security
Escalating violence in the world and in the workplace has led BCBSF to place an increased emphasis on safety and security, according to Chuck Hammaker, director of Security and Asset Protection.

"We're doing everything we can in and around the workplace to make it safer for our employees," says Hammaker.

There are a number of enhancements that have made the workplace safer:

- The integrated system that requires ID cards to enter the

RHOC, Freedom Commerce Centre and Deerwood buildings was designed to ensure that only authorized persons enter BCBSF.

- A new technologically advanced fire alarm system was recently installed at the RHOC and FCC. The new system has loudspeakers and pull stations to activate the alarm on each floor. Smoke detectors — located every 25 feet — have their own "addresses" that tell Security the exact location of a fire.

The new system also allows Security to evacuate three floors at a time, the floor where the alarm is located and the floor above and below the alarmed floor. This capability improves the evacuation process and is expected to cut down on panic in the event of a real emergency.

- To provide additional security, safety captains have been named for each floor. Safety captains are employees who volunteer to undergo special training for emergencies such as a fire.

• In addition, security officers continuously patrol BCBSF buildings and grounds for additional security in the workplace. They also escort employees who have to work late to their cars in the parking lots or garage.

Emergency Response

All these programs are designed to minimize the risk of hazardous incidents. However, the company is well-prepared to

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Employees who handle hazardous chemicals take every precaution against possible exposure.

service anniversaries continued

fifteen years

Jan A. Lehman, Senior Advisor...
Robert L. Solomon, Mgr Medicare B Claims... Susan L. Webber, Acct Analyst/System Administrator...
Karen E. Wheeler, Section Leader IX.

twenty years

Linda D. Allen, Telephone Sales Associate... Anny N. Baxter, Medicare Secondary Payer Analyst... Catherine A. Boatright, Customer Service Rep B... Earnestine W. Boykin, ACS Claims Service Coordinator... Sharon A. Brown, Telemarketing Sales Rep... Patricia D. Chapacharis, Sr. Operations Analyst... Juanita Coleman, Medicare Hearing Officer II... Ovieda L. Collins, Correspondence Rep B... Deborah C. Eason, Acctg Analyst B... Terry E. Gaskill, Technical Analyst I... Diana Hardwick, Clerk B... Doris R. Hill, Claims Service Rep III... Sheree L. Hullender, Accountant II... Pattie S. Israel, Quality Anlst QC & Analy PBO... Francina James, Customer Service Rep ACS/EMC... Kubini V. Keyes, Reimb Control Analyst Med B... Mary E. McKnight, Control Clerk B... Alice M. Miller, Clerk B... Russell D. Moore, Sr. Systems Analyst... Agalene A. Samuels, Claims Examiner B... Ruth J. Schroeder, Negotiations Specialist... Corine M. Steward, Supv Medicare Secondary Payer... Linda H. Tester, Sr. Quality Analyst... Novella Whitley, Peer Review Analyst B...

twenty-five years

Joyce A. Coker, Sr. Systems Analyst... Melissa M. Day, Operation Analyst I... Wilma J. Denney BCA System Operator... Shirley Fason, Med Secondary Payer Analyst... Mary J. Herring, Field Group Specialist... Betty L. Kennard, Dir Medicare B. Claims... Nancy C. Lawton, Supv Marketing Support... Betty L. Maxwell, Medical Claims Analyst...

continued on page 6



service anniversaries continued

Deloris H. Robinson, Customer Service Rep ACS/EMC... Helen O. Robinson, Customer Service Rep B... Linda L. Robinson, Customer Service Rep C... Ivylyn T. Townsend, Income Adjustment Clerk... Jan H. Walker, Sr. Systems Analyst...

thirty-five years

Kay K. Batie, Associate Comp Ops Analyst.

forty years

JohnL. Bentley, Mgr Purchasing & Services.

Employees, please note:

Information contained in this listing is provided by the Human Resources Information Center. Any changes or corrections should be noted on an Employee Change Notification form and sent to HRIC, Riverside Home Office Complex, 3 Tower.

cover continued

handle emergencies ranging from a fire or bomb threat to a hazardous chemical spill.

In an emergency situation, Security will identify the location of the emergency, evacuate all employees who may be in danger, and isolate and secure the area as much as possible. Appropriate outside agencies or organizations will be notified (ie., OSHA, the fire department or rescue crews, etc.) The emergency situation and any clean-up will be handled by trained professionals. Employees will not be sent back to the area until testing shows the area is considered ready to be reoccupied.

There are some slight variations to the emergency response procedure depending on the emergency. In the event of a fire,

for example, the doors unlock automatically so employees will not be trapped in the building. The doors are left closed so air doesn't fuel the fire. All elevators go to the ground floor where they can be controlled and used by fire fighters.

Health And Safety Throughout Florida

Whenever possible, the risk management and security and safety programs are implemented at BCBSF offices throughout the state. Ergonomics principles, for example, are used at all BCBSF facilities.

However, it is difficult to implement some of the programs in regions where we have leased buildings and share them with other tenants. In those buildings, I.D. card access, air quality moni-

toring, fire safety and the response to hazardous chemical spills must be coordinated with the building management.

Chuck Hammaker coordinates safety and security efforts in the regions to ensure that all our offices have a high degree of safety and security.

Minimizing Risk

All of our workplace programs work together to build a cohesive program to minimize risks to our employees.

"We'll never be completely risk-free," says Phelps. "But we can reduce the risks to our employees so that everyone is more comfortable, more productive and safer." ■

for your information

Protecting Your Computer: Part 2

Safeguarding Your Password and Your Computer

Many BCBSF employees deal with confidential or sensitive information on a daily basis. All of us who work with sensitive information should treat the data stored within our own desk top computer as if it were our own.

One way to safeguard confidential information is to have a password that only you know. Here are some tips about passwords:

- Choose a password that will be easy for you to remember;
- Never write your password down;
- Use passwords that are at least six characters long, which makes them harder to guess;
- Change your password if there is any chance that someone may know it;
- Change your password every 30 days;
- Don't use passwords you have used before;
- Never let anyone use a terminal once you have logged on;
- Don't tell ANYONE your password, not even your supervisor.

Maintaining a secure pass-

word will help safeguard the information you are working with, but other measures must be taken as well.

Some general guidelines include:

- Log off and lock your personal computer if you will be leaving it unattended for any period of time;
- Clear the screen of data when your PC is not in use;
- Turn the modem off when not in use;
- Store diskettes in a locked work station or cabinet;
- Make back-up copies of

important files;

- Copy information that will leave BCBSF on clean diskettes;
- Be cautious when transporting software or data between your home and the office.

In the first two parts of our series on computer safety, we talked about how we can protect our computer and our passwords and sensitive or confidential information. In the last part of our series, we'll talk about how we can prevent computer viruses from "infecting" our systems. ■



Illustration By: Robert McMullen